

Form plncf13 – ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-23942-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frances A. Eardly  
551 Saint Paul Avenue  
Cliffside Park, NJ 07010

Social Security No.:  
xxx-xx-1815

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 9, 2021.

Dated: June 9, 2021  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Frances A. Eardly  
Debtor

Case No. 20-23942-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 09, 2021

User: admin  
Form ID: plncf13

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Total Noticed: 65

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Frances A. Eardly, 551 Saint Paul Avenue, Cliffside Park, NJ 07010-1712
cr	+ HOP Energy, LLC, McKenna, DuPont, Higgins, & Stone, 229 Broad Street, PO Box 610, Red Bank, NJ 07701-0610
519057769	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519057771	+ Apotheker & Associates PC, 520 Fellowship Road, C-306, Mount Laurel, NJ 08054-3410
519057770	+ Apotheker & Associates PC, 520 Fellowship Road, Mount Laurel, NJ 08054-3410
519057772	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519085367	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519057773	+ Bank of America, NA (FDIC), 100 North Tryon Street, Charlotte, NC 28202-4000
519057774	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519057775	+ Capital One Bank, N.A. (FDIC), Capital One Bank Headquarters, 4851 Cox Road, Glen Allen, VA 23060-6293
519057777	+ Citibank, NA, ATTN: Tenaglia & Hunt, PA, 395 W. Passaic St, Rochelle Park, NJ 07662-3016
519057781	+ Equifax, P.O. Box 105851, Atlanta, GA 30348-5851
519057782	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519057783	+ HOP Energy LLC d/b/a Metro Energy, 4 W. Red Oak Lane, White Plains, NY 10604-3606
519057784	+ John F. Eardly, 551 St Paul's Avenue, Cliffside Park, NJ 07010-1712
519057786	+ LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
519057788	+ Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Syosset, NY 11791-4449
519057789	+ Paragonfcu, 100 Paragon Drive, Montvale, NJ 07645-1779
519057793	+ Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519070278	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519057795	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
519115527	+ Synchrony Bank-Amazon, Attn: Credit Corp. Solutions, Inc., 121 W. Election Rd., Ste. 200, Draper, UT 84020-7766
519063318	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519057805	+ TD Bank, NA (FDIC), 2035 Limestone Road, Wilmington, DE 19808-5529
519057803	+ Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519057806	+ Trans Union, P.O. Box 2000, Chester, PA 19016-2000
519057809	+ Wells Fargo Bank, N.A. (FDIC), 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
519057810	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 28

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2021 21:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 09 2021 21:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:21	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
519057768	+ Email/Text: ally@ebn.phinsolutions.com	Jun 09 2021 21:20:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901

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519057776	+ Email/Text: bankruptcy@cavps.com	Jun 09 2021 21:24:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
519077669	+ Email/Text: bankruptcy@cavps.com	Jun 09 2021 21:24:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
519057778	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 09 2021 21:22:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519057779	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 10 2021 10:32:22	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519057780	+ Email/Text: mrdiscen@discover.com	Jun 09 2021 21:20:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519072073	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 09 2021 21:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519124877	+ Email/Text: PBNCNotifications@perituservices.com	Jun 09 2021 21:20:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519057785	+ Email/Text: PBNCNotifications@perituservices.com	Jun 09 2021 21:20:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519057787	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2021 21:23:00	Midland Credit Managment, Inc., Attn: Bankruptcy, 350 Camino De La Reina Ste 100, San Diego, CA 92108-3007
519057791	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:39:51	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
519057790	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:38:48	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519057792	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:39:51	Portfolio Recovery Associates, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519132401	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:38:48	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
519120981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:38:48	Portfolio Recovery Associates, LLC, c/o Jennifer Furniture, POB 41067, Norfolk VA 23541
519120098	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:38:48	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519122559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:39:51	Portfolio Recovery Associates, LLC, c/o U.s. Bank National Association, POB 41067, Norfolk VA 23541
519127138	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 21:39:51	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
519070954	Email/Text: bnc-quantum@quantum3group.com	Jun 09 2021 21:22:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519057794	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2021 21:24:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519057796	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:38:32	Syncb/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057797	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:38:33	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519059290	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:38:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519115526	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:21	Synchrony Bank (FDIC), 170 West Election Rd., Ste. 125, Draper, UT 84020-6425
519057798	+ Email/PDF: gecsed@recoverycorp.com		

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519057799	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:38:32	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519057800	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:22	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519057801	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:38:33	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519057802	+ Email/PDF: gecsed@recoverycorp.com	Jun 09 2021 21:39:33	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519057804	Email/Text: bankruptcy@td.com	Jun 10 2021 10:32:22	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519129880	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 09 2021 21:23:00	TD Bank, Attn: Bankruptcy, 1701 Route 70 E, Cherry Hill, NJ 08034
519057807	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 09 2021 21:39:41	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
519057808	Email/Text: membersolutions@visionsfcu.org	Jun 09 2021 21:21:00	US Dept of Housing & Urban Development, Mortgage Accounting & Servicing, 451 Seventh St, SW, Washington, DC 20410-0001
519123427	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 09 2021 21:40:01	Visions FCU, Attn: Bankruptcy, 24 McKinley Ave, Endicott, NY 13760
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor HOP Energy LLC dupont@redbanklaw.com, john@redbanklaw.com
Ronald I. LeVine	

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on behalf of Debtor Frances A. Eardly ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5